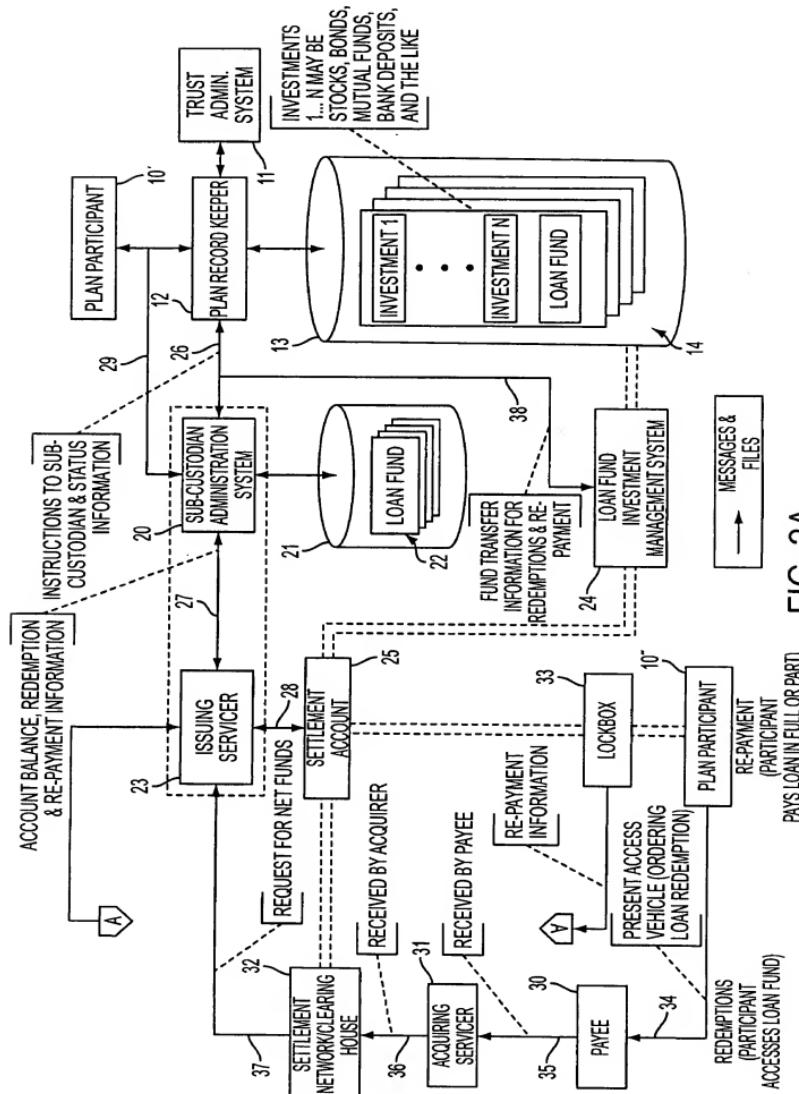


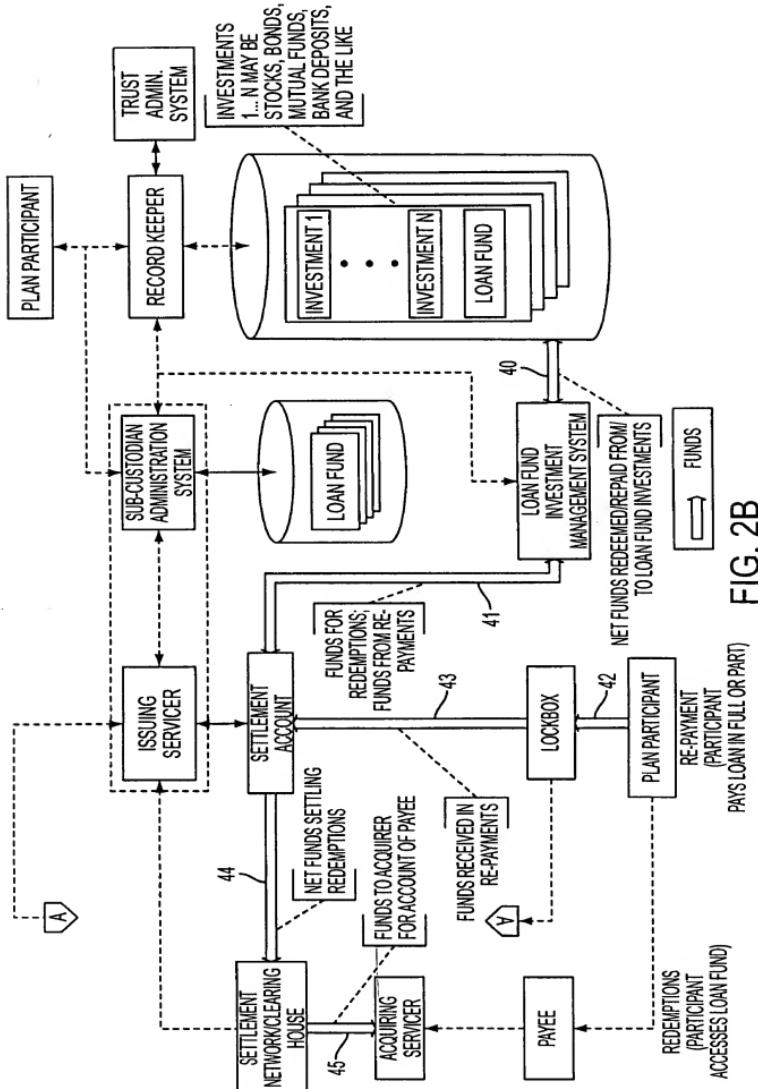
LEGAL
RELATIONSHIP

FIG. 1

REPLACEMENT SHEET
Title: SYSTEMS AND METHODS FOR
PROVIDING LOAN MANAGEMENT FROM
CASH OR DEFERRED INCOME ARRANGEMENTS
Inventors: Bruce BENT et al.
Appl. No.: 10/092,279



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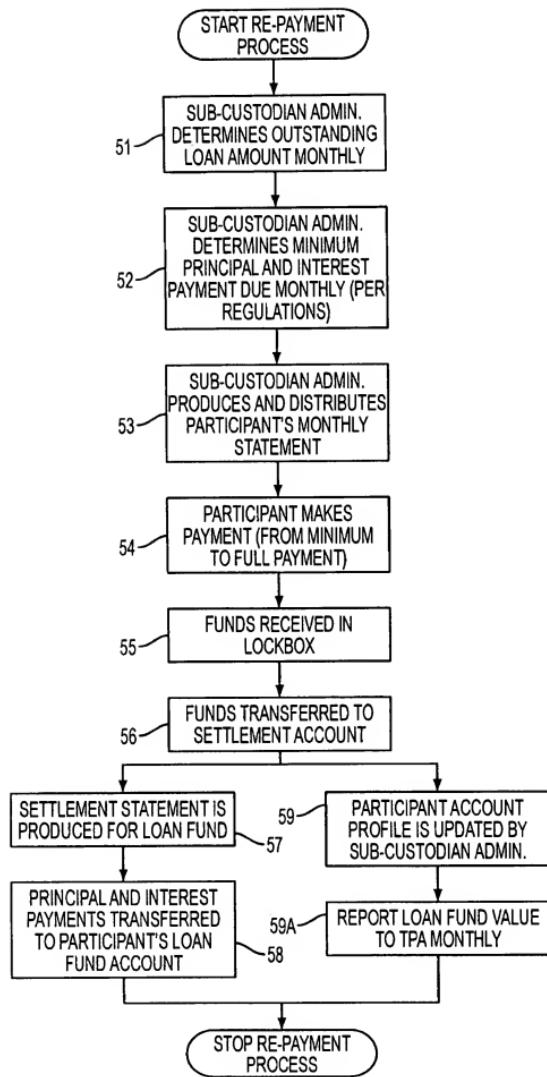


FIG. 3A

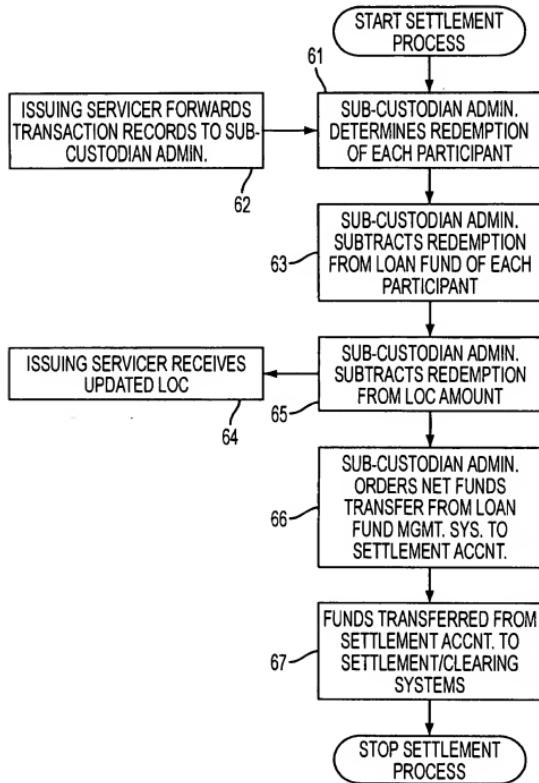


FIG. 3B

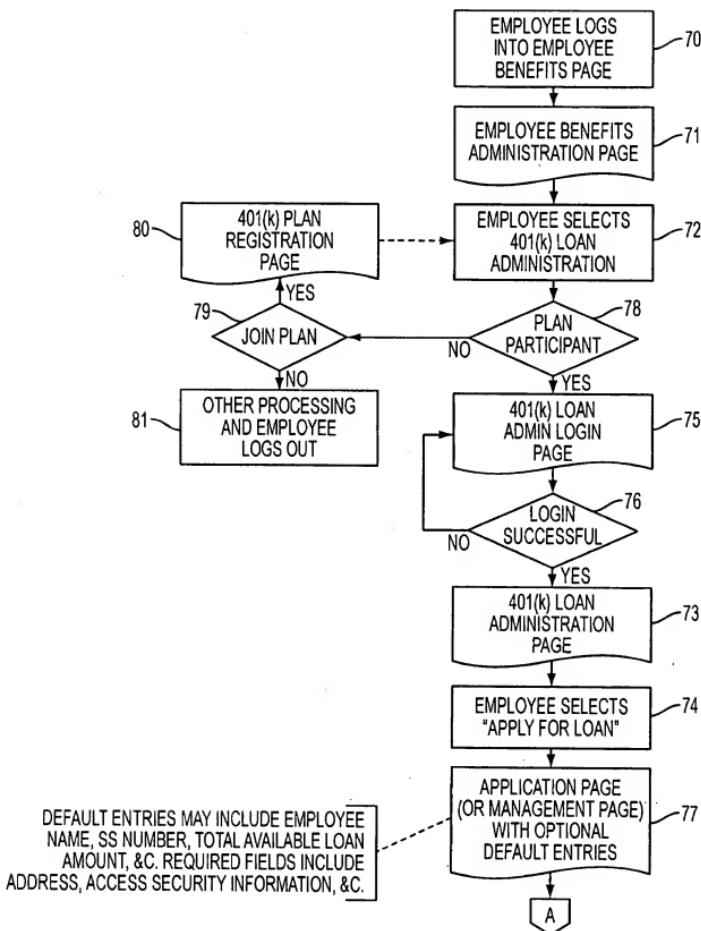


FIG. 4A

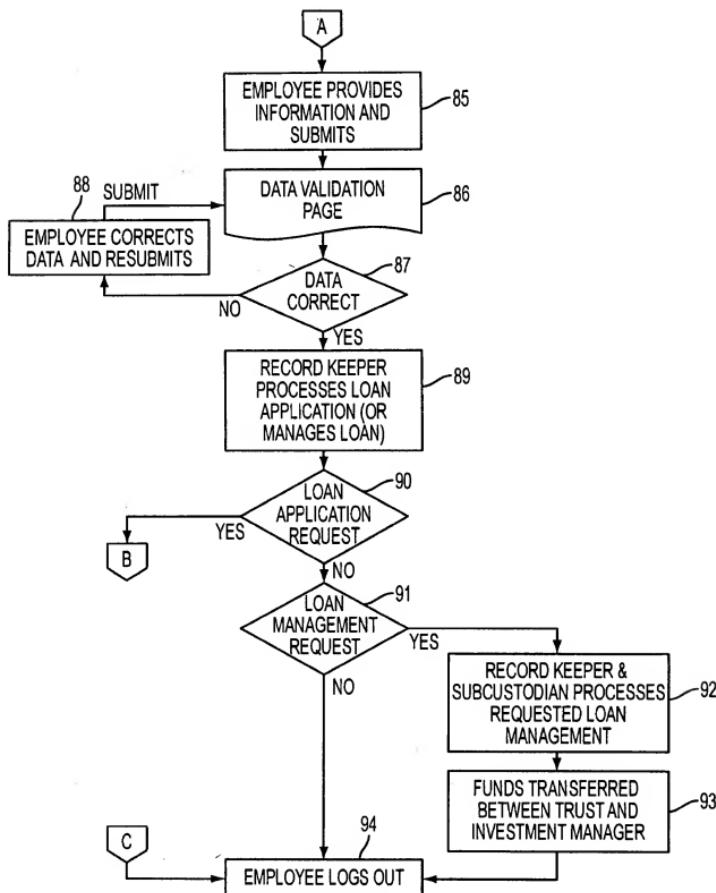


FIG. 4B

REPLACEMENT SHEET
Title: SYSTEMS AND METHODS FOR
PROVIDING LOAN MANAGEMENT FROM
CASH OR DEFERRED INCOME ARRANGEMENTS
Inventors: Bruce BENT et al.
Appl. No.: 10/092,279

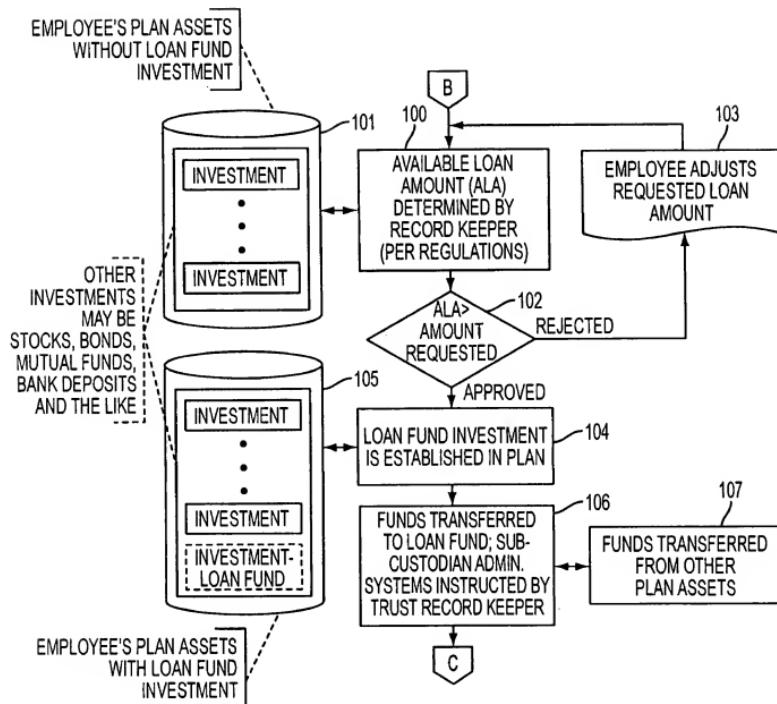


FIG. 4C

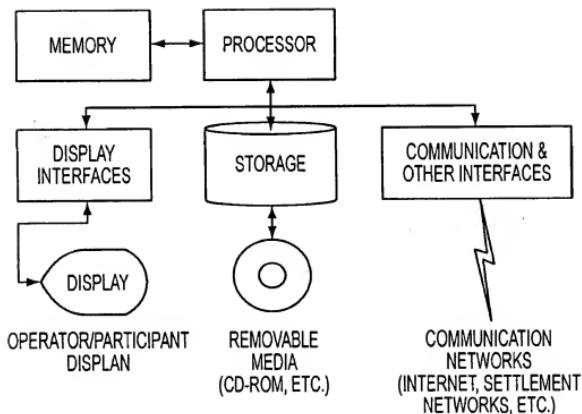


FIG. 5